

## Note 6 - Losses on loans and guarantees

Parent bank				Group		
31.12.09	31.12.10	31.12.11		31.12.11	31.12.10	31.12.09
0	-7	-36	Change in individual impairment losses provisions for the period	-50	3	3
41	0	0	Change in collective impairment losses provisions for the period	0	1	44
81	39	75	Actual loan losses on comm. for which provisions have been made	91	46	89
152	84	9	Actual loan losses on commitments for which no provision has been made	26	92	161
-20	-8	-37	Recoveries on commitments previously written-off	-39	-10	-21
<b>254</b>	<b>108</b>	<b>12</b>	<b>Losses of the year on loans and guarantees</b>	<b>27</b>	<b>132</b>	<b>277</b>